

Exhibit E

The Fedwire Funds Service is the premier wire-transfer service that financial institutions and businesses rely on to send and receive high-value, time-critical payments. When it absolutely matters, the Fedwire Funds Service is the one to trust to execute your individual payments with certainty and finality.

As a Fedwire Funds Service participant, you can use this real-time, gross-settlement system to send and receive payments for your own account or on behalf of corporate or individual clients to make cash concentration payments, to settle commercial payments, to settle positions with other financial institutions or clearing arrangements, to submit federal tax payments or to buy and sell federal funds.

When sending a payment order to the Fedwire Funds Service, a Fedwire Funds Service participant authorizes its Federal Reserve Bank to debit its master account for the amount of the transfer. If the payment order is accepted, the Federal Reserve Bank holding the master account of the Fedwire Funds Service participant that is to receive the transfer will credit the same amount to that master account. Each payment order sent through the Fedwire Funds Service is processed individually upon receipt through an encrypted electronic network.

Key Features

Speed and Certainty

The Fedwire Funds Service offers the certainty that each qualifying payment order is processed in real time as it is received. Payments made via the Fedwire Funds Service offer the speed and certainty customers need for critical, time-sensitive transactions. Settlement of funds also takes place in real time if the payment order is accepted; the credit to the receiving Fedwire Funds Service participant's master account – in central bank money – is final and irrevocable. (see Operating Circular 6 for specific terms and conditions.)

Subject to certain conditions, the Federal Reserve Banks may extend intraday credit to Fedwire Funds Service participants lacking sufficient balances to cover their payment orders. To limit their resulting credit risk exposure, the Federal Reserve Banks follow a comprehensive daylight overdraft policy that establishes debit caps and daylight overdraft

pricing and permits the Federal Reserve Banks to take certain actions, including requiring collateral and monitoring account positions in real time. Detailed information on the Federal Reserve's daylight overdraft policies can be found in the Guide to the Federal Reserve's Payment System Risk Policy, available online at www.federalreserve.gov.

Security and Reliability

The Fedwire Funds Service is designed to deliver the reliability and security you know and trust from the Federal Reserve Banks. Service resilience is enhanced through out-of-region backup facilities for the Fedwire Funds Service application, routine testing of business continuity procedures across a variety of contingency situations and ongoing enhancements to recovery procedures. The Fedwire Funds Service consistently exceeds availability standards.

Flexibility and Control

You have a choice of connection options when using the Fedwire Funds Service. Internet Protocol-based access is available via either the FedLine Direct® or FedLine Advantage® Solutions, which may be selected based on volume, staffing requirements and use of other Federal Reserve services. Customers opting to access the service via FedLine Advantage use FedPayments® Manager to prepare and submit payment orders and other messages to the Fedwire Funds Service for processing. FedPayments Manager also provides information about incoming messages and offers online inquiry and reporting capabilities. The Fedwire Funds offline service, in which payment orders are sent or received by telephone, is also available for lower-volume participants.

Valuable Services and Enhancements

The Federal Reserve Banks are continuously evaluating customer feedback to develop new features and enhancements to meet your business needs and leverage the benefits of wire transfers.

Trusted Option for Banks and Businesses

Over 4,700 customers can send or receive funds transfers over the Fedwire Funds Service. A list of active Fedwire Funds Service participants is available in the E-Payments Routing Directory on the FRBservices.org® website.

Pricing for the Fedwire Funds Service is based on each customer's monthly message volume. This means the more you use the Fedwire Funds Service, the less you pay in per-transaction fees. Service fees are available at FRBservices.org.

Hours of Operation

The Fedwire Funds Service operates 22 hours each business day from 9 p.m. on the preceding calendar day to 7 p.m. Eastern Time. The service is designed with a structured message format compatible with the SWIFT® MT and CHIPS® message formats, and the Fedwire Funds Service's hours of operation overlap both European and Asia/Pacific markets. The operating status of the Fedwire Funds Service is available on FRBservices.org. Operating hours may be extended.

Testing Opportunities

The Federal Reserve Banks recognize that an essential component of the Fedwire Funds Service includes widely available testing opportunities for participants and has established the Depository Institution Testing (DIT) environment to accommodate the testing and training needs of participants. The DIT provides the same functionality as the production environment. Testing is available daily from Monday to Saturday. Visit FRBservices.org for additional information on testing opportunities.

Key Benefits

- Flexible online access alternatives
- Access to a broad network
- Real-time processing
- Final and irrevocable credit
- Immediate availability
- Security and reliability
- Low transaction fees

Fedwire Funds Service Advantage

The Fedwire Funds Service is uniquely positioned to provide financial institutions with a payments system that offers high-speed, highly secure transaction processing with real-time finality of payment. You can trust the Fedwire Funds Service to deliver excellent service at a highly competitive per-transaction cost.

Federal Reserve Financial Services

The Federal Reserve Banks offer a full range of financial services to assist you in achieving a sustainable competitive advantage. We provide innovative and progressive services that enable you to capitalize on growth and revenue opportunities. Our services are designed to provide the accessibility and flexibility you need to compete in a dynamic and evolving industry.

Given our integrity and reliability, you can count on the Federal Reserve Banks to provide you with services that deliver benefits. The Federal Reserve Banks offer a full range of financial services, including FedCash® Services, Check, FedImage® Services, FedACH® Services, the Fedwire Funds Service, the Fedwire Securities Service, the National Settlement Service and Treasury Services. In addition, we offer services designed to support your use of other Federal Reserve financial services, including Account Management Information.

Customer Support

The Federal Reserve Banks are committed to providing you with exceptional customer service. Our support team is available to assist you in using our products and services. The Federal Reserve Banks of Boston and Kansas City are the two service sites that provide Fedwire Funds Service support for customers.

Please call Fedwire Customer Support at (800) 327-0147

Or email: Bosoffline@bos.frb.org
whsle.kcoffline@kc.frb.org

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